

- Title:** Development of an instrument for assessing the Impact of trust on Internet Banking Adoption
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- Abstract:** Lack of trust is a significant long-term barrier in recognizing the all of the potential of internet banking. Nowadays, many of banks expend a great amount of money on carrying out the internet banking. Hence, lack of adoption in internet banking can bring negative consequences for banks. This aim of this research was to develop the trust model in internet banking. An expansion of trust and Internet Banking Adoption Model (IBAM) with General Trust Perception Model (GTPM) were applied in this study. A questionnaire was given to a number of students which presents the actual sample of this study. The data were analyzed through Partial Least Square (PLS). In this study, all measurements have an acceptable value. We found adequate internal consistency between items in the questionnaire. Based on the result obtained in the study, the overall results strongly confirm the reliability and validity of the questionnaire.